

Edwan S. Thurmond
 1821 Amarillo Ridge St
 Henderson, NV 89002
 Phone: - (702) 756-8244
 Email: - edwanlegalcom@gmail.com

**UNITED STATES DISTRICT COURT
 DISTRICT OF NEVADA**

Edwan S. Thurmond

Plaintiff,

-vs-

UNITED WHOLESALE MORTGAGE, LLC

MORTGAGE ELECTRONIC
 REGISTRATION SYSTEMS, INC

Defendant,

CASE No. 2:24-cv-01018-GMN-EJY

**PLAINTIFF’S RESPONSE TO
 DEFENDANTS – UNITED WHOLESALE
 MORTGAGE, LLC., AND MERS INC.s’
 JULY 23, 2024, REPLY IN SUPPORT OF
 THEIR MOTION TO DISMISS (“MTD”)**

I.

INTRODUCTION

Plaintiff rejects the Defendants’ continued reframing of the Complaint, and all of their allegations, claims, and legal arguments in their July 23, 2024, “Reply in Support of their Motion to Dismiss (MTD)”- (hereinafter referred to as the “July 23 Reply”).

Plaintiff argues that the Defendants’ July 23, 2024, Reply” strengthens Plaintiff’s arguments and confirms that Summary Judgment is the appropriate outcome for Plaintiff’s Motions in this Case.

Plaintiff incorporates all of his previous filings in this response, by reference as though fully set forth herein as if as notices this Court that the Defendants again never denied Plaintiff’s claims, (that they received Plaintiff’s several Dispute Notices, which included Plaintiff’s allegation that the purported mortgage contract should be void ab initio for its intentionally descriptive statements and

fraudulent intent, nor that they received the Money Order which they cashed), but instead, Defendants are doubling down on their arguments and dependence on the court to bail them out, by claiming the following:

- a. Mortgage Lenders such as the Defendants have the right to draft “mortgage contracts” that are intentionally deceptive with fraudulent intent and hold the unsuspecting “borrowers” liable due to their ignorance.
- b. Mortgage Lenders such as the Defendants have the right to Ignore “borrowers” such as the Plaintiff, Dispute Notices, and hide under the cover that the contract is an acceptable business practice that should be immune from legal challenge because they are acceptable business industry practices.
- c. If the Court finds them Liable for their actions or lack thereof and enters a ruling against them it would upend the mortgage industry.
- d. In other words, Defendants want the Court, rather than ruling on the facts and the law, to instead rely on the consequence of their rulings.
- e. Defendants are claiming that the deceptive and fraudulent actions of the mortgage industry which have become an acceptable business practice, (aided and abetted by several Courts which has historically turned a blind eye to this abuse of the ignorant public who do not have the resources to fight the banks), must be immune from legal challenge to protect the mortgage industry, rather than offer each Litigant a fair and Just Opportunity to present their case that must be judged on the facts and the Law.

WHEREFORE: Plaintiff Moves this Court to Strike the Defendants’ Motion to Dismiss as hearsay and enter a Default Judgement and in the Alternative issue a Summary Judgment Order as sought.

Respectively submitted this 25th day of July 2024

By: /s/ Edwan-Shando
Edwan S. Thurmond

CERTIFICATE OF SERVICE

I, Edwan S. Thurmond do hereby certify that on this 25th day of July 2024, I served a true and accurate copy of the Plaintiff's Response to Defendants' July 23, 2024, Reply through the Court's ECF system on Defendant at:

David T. Blake, Esq.
Nevada Bar No. 11059
6757 Spencer Street
Las Vegas, NV 89119
Attorneys for Defendants
**United Wholesale Mortgage, LLC and
Mortgage Electronic Registration
Systems, Inc.**

Respectfully submitted this 25th day of July 2024.

By: /s/ Edwan-Shando
Edwan S. Thurmond

In care of: 1821 AMARILLO RIDGE ST
Henderson, NV 89002
702-756-8244